

VA



U.S. Department of Veterans Affairs

Veterans Health Administration
Office of Integrated Veteran Care

CHAMPVA Program



What Is the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)?

CHAMPVA is a health benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with eligible beneficiaries (see Who Is Eligible). CHAMPVA is managed by VA in Denver, Colorado. We process CHAMPVA applications, determine eligibility, authorize benefits and process medical claims. We strongly recommend that all your inquiries about CHAMPVA be made directly to us.



What Is the Relationship between CHAMPVA and TRICARE?

Both are federal programs. An individual who is eligible for TRICARE, however, is not eligible for CHAMPVA. Although similar, TRICARE, which is administered by the Department of Defense (DoD), should not be confused with CHAMPVA.

Benefits

In general, CHAMPVA covers most health care services and supplies that are medically necessary. Special rules and/or limitations do apply to certain services. Some services (even when prescribed by a physician) are not covered under CHAMPVA. Clarification of

covered/noncovered services can be found at: https://www.va.gov/COMMUNITYCARE/docs/pubfiles/programguides/champva_guide.pdf

Who IS Eligible?

When they are **not** eligible for TRICARE, CHAMPVA provides coverage to the spouse or widow(er) and to the children of a Veteran who:

- is rated permanently and totally disabled due to a service-connected disability, or
- was rated permanently and totally disabled due to a service-connected condition at the time of death, or
- died of a service-connected disability, or
- died on active duty

Spouse: a spouse loses CHAMPVA eligibility through divorce or annulment from the qualifying Veteran sponsor.

Widow(er): Eligibility ends if the widow(er) remarries prior to age 55.

Termination of Remarriage: A widow(er) of a Veteran who remarries and the remarriage is later terminated by death, divorce, or annulment may reestablish CHAMPVA eligibility. The beginning date for this new period of eligibility is the first day of the month after termination of the remarriage.



Child: Eligibility for CHAMPVA ends when:

- a child turns 18, unless enrolled in an accredited school,
- a child, who has been a student, turns 23,
- a child marries (as of midnight on the date of marriage), or
- a stepchild no longer lives in the household of the Veteran.

Medicare Entitlement and CHAMPVA Eligibility

CHAMPVA is the last payer after Medicare and other health insurance plans.

If you are entitled to Medicare Part A and are under age 65, you must have Medicare Part B to be covered by CHAMPVA.

If you are entitled to Medicare Part A and are age 65 or older, you will most likely be required to have Medicare Part B to be covered by CHAMPVA. The one exception to this requirement is if you were otherwise eligible for CHAMPVA and you were entitled to Medicare Part A and you did not elect Medicare Part B, all prior to June 5, 2001.

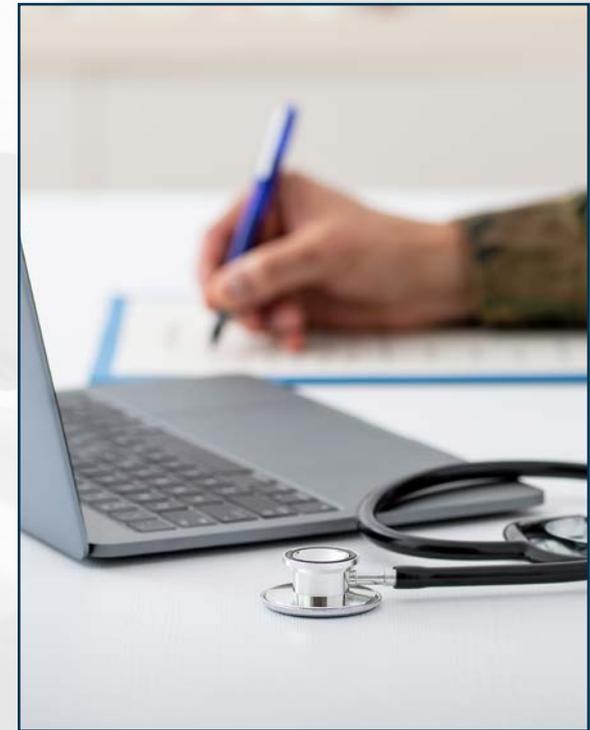
How to Apply

To apply for benefits, send the following information to CHAMPVA Eligibility, PO Box 469028, Denver, CO 80246-9028.

- VA Form 10-10d, Application for CHAMPVA Benefits
- VA Form 10-7959c, CHAMPVA Other Health Insurance Certification (OHI)
- A copy of your Medicare card, if applicable.

Request forms through mail by calling 1-800-733-8387, Monday through Friday, 8:05am - 7:30pm Eastern Time. You may also obtain the necessary forms at our website at: https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/champva_apply.asp.

To reduce the time it takes to process your application, we recommend you also send with your application a copy (never the original) of any documents that apply to you:



Documentation	When Needed
The Department of Veterans Affairs (VA) rating decision	<ul style="list-style-type: none"> • Veteran is permanently and totally disabled due to a service-connected disability • Veteran died as a result of a service-connected condition
The casualty report	Veteran died on active duty
Marriage license/certificate	Spouse/widow(er) applications
Birth Certificate	Dependent children applications (birth, adopted, stepchildren)
Adoption court order	Adopted children
School certification letter	Dependent children between the ages of 18 and 23

These documents do not need to be notarized. If the documents are included with your application and the forms are filled out correctly, it normally takes 45 days to process your application from the date it is received.

Federal law requires that family members of the Veteran be legal dependents. The relationship of the Veteran to the individual applying for

CHAMPVA benefits will be verified with the VA regional office.

If you have not previously contacted the VA regional office where the Veteran's records are located to establish your legal relationship to the Veteran, you should do so prior to applying for CHAMPVA.

Application Checklist

Before you return your packet, did you:

- Sign the application?
- Include a completed Other Health Insurance (OHI) certification for each applicant?
- Include each applicant's Social Security number?
- Include each applicant's date of birth?
- Include a copy of VA rating decision? (if available)

If applicable, did you include:

- A copy of your Medicare card, if Medicare eligible?
- A copy of the divorce decree for previous spouse(s), if divorced?
- A copy of the marriage certificate to your current spouse?
- All school certifications for dependent children ages 18–23?

For More Information

To ask questions online, visit: <https://ask.va.gov/>.

Information regarding CHAMPVA benefits can be obtained from fact sheets available at: <https://www.va.gov/COMMUNITYCARE/pubs/factsheets.asp>.

Call: 800-733-8387

Our automated menu is available Monday through Friday, 8:05am – 7:30pm Eastern Time.

Mail: Veterans Health Administration
CHAMPVA
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